



Docket No. 3892-4000

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s): Ranzini et al.

Group Art Unit: 3621

Serial No.: 09/501,874

Examiner: Elisca, Pierre E.

Filed: February 10, 2000

For: SYSTEM AND METHOD FOR SECURE ELECTRONIC FUND TRANSFERS

**INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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**GROUP 3000**

Sir:

Pursuant to Rule 56, applicant hereby calls the attention of the Patent Office to the references listed on the attached Form PTO 1449. Copy(ies) of these references ☒ are attached ☐ were filed in related application U.S. Serial No(s) \_\_\_\_\_, filed \_\_\_\_\_, respectively.

- ☐ This document is being filed within three (3) months of the filing date of the application
- ☒ A check for the requisite fee of \$180 is enclosed.
- ☐ This document is being concurrently filed with the above-identified application
- ☐ This document is being concurrently filed with an Request for Continued Examination (RCE)
- ☐ This document is being filed prior to a first Office Action
- ☐ This document is accompanied by a Search Report/Communication cited in a corresponding PCT or foreign counterpart application.
- ☒ The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 13-4500, Order No. 3892-4000. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

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*OK*

Dated: November 6, 2003

Respectfully submitted,  
MORGAN & FINNEGAN, L.L.P.

By:

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**CERTIFICATE OF MAILING (37 C.F.R. §1.8(a))**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

I hereby certify that the attached:

1. Information Disclosure Statement;
2. Form PTO-1449 (listing 5 references);
3. Copies of 5 References (listed on PTO-1449);
4. Check for \$180.00;
5. Return Receipt Postcard.

along with any paper(s) referred to as being attached or enclosed and this Certificate of Mailing are being deposited with the United States Postal Service on date shown below with sufficient postage as first-class mail in an envelope addressed to the: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Respectfully submitted,  
MORGAN & FINNEGAN, L.L.P.

Dated: November 6, 2003

By:

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